

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

RANDALL R. RODA  
ANNE M. RODA  
Debtor(s)

Case No. 16-10665TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/13/2016.
- 2) The plan was confirmed on 10/25/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/25/2017, 02/07/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/20/2017.
- 5) The case was dismissed on 05/08/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,312.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,707.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$15,707.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,821.45
Court Costs	\$0.00
Trustee Expenses & Compensation	\$679.88
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,501.33**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BYRIDER FINANCE D/B/A CNAC	Unsecured	0.00	3,943.42	3,943.42	0.00	0.00
BYRIDER FINANCE D/B/A CNAC	Secured	4,215.00	2,300.00	366.29	366.29	162.87
CAPITAL ONE BANK NA**	Unsecured	767.00	526.99	526.99	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	332.00	530.52	530.52	0.00	0.00
CAPITAL ONE(*)	Unsecured	328.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,024.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,023.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	991.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	0.00	4,148.86	4,148.86	0.00	0.00
ECMC(*)	Unsecured	47,875.00	56,663.93	56,663.93	0.00	0.00
FORD MOTOR CREDIT CO(*)	Unsecured	0.00	524.67	524.67	0.00	0.00
GECRB	Unsecured	2,371.00	NA	NA	0.00	0.00
GEORGIA STUDENT FINANCE AUTH(	Unsecured	1,278.00	NA	NA	0.00	0.00
GEORGIA STUDENT FINANCE AUTH(	Unsecured	1,172.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	4,000.00	2,942.23	2,942.23	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	689.70	689.70	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	591.00	601.72	601.72	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	527.00	581.67	581.67	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,321.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	664.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	723.00	880.75	880.75	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	723.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	741.00	673.25	673.25	0.00	0.00
MIDFIRST BANK SSB*	Secured	75,183.00	80,913.54	0.00	8,597.46	0.00
MIDFIRST BANK SSB*	Secured	0.00	10,061.37	10,061.37	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	741.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	12,200.00	13,197.63	13,197.63	2,043.84	1,035.21
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	225.00	NA	NA	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	209.00	280.38	280.38	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Secured	148.00	179.51	179.51	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$8,597.46	\$0.00
Mortgage Arrearage	\$10,061.37	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,563.92	\$2,410.13	\$1,198.08
All Other Secured	\$179.51	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,804.80</b>	<b>\$11,007.59</b>	<b>\$1,198.08</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,942.23	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,942.23</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$70,045.86</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,501.33</u>	
Disbursements to Creditors	<u>\$12,205.67</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$15,707.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.